

#2
TDS

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | |
|--|--------------------------------|
| Applicant(s): Frank D. Tuttle | Group Art Unit: To Be Assigned |
| Serial No.: To Be Assigned | Examiner: To Be Assigned |
| Filed: March 3, 2000 | |
| Title: Loan Compliance Auditing System And Method | |
| Attorney Docket No.: 800470 | |

jc639 U.S. PTO
09/518837
03/03/00



Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

This Information Disclosure Statement is submitted:

under 37 CFR 1.97(b), or
(Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)

under 37 CFR 1.97(c) together with either a:
 Certification under 37 CFR 1.97(e), or
 a \$240.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)

under 37 CFR 1.97(d) together with a:
 Certification under 37 CFR 1.97(e), and
 a petition under 37 CFR 1.97(d)(2)(ii), and
 a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1).
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

Applicant(s) submit herewith Form PTO 1449-Information Disclosure Citation together with copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.56.

The relevance of the attached references is that this is the closest art of which Applicant is aware.

Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

I hereby certify that this is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated below and is addressed to:

Assistant Commissioner for Patents
Box Patent Application
Washington, D.C. 20231

By: Tanya Wyche

Typed Name: Tanya Wyche

Express Mail Label No.: EL536264161US

Date of Deposit: March 3, 2000

Gail M. Taylor Russell
Gail M. Taylor Russell
Attorney/Agent for Applicant(s)
Reg. No. 36,290

Date: March 3, 2000

Telephone No.: 512-338-4601